

**JUL 14 2005**

**Application number:** 09/396005

**Art Unit:** 3621

**Applicant:** Khai Hee Kwan

**Examiner:** James A Reagan.

**Title:** Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**TO:** Commissioner for Patents  
Alexandria, VA 22313-1450

**Fax:** 703-872-9306

**FOR:** James Trammell (Supervisor)/James Reagan (Examiner)

**SIRS:**

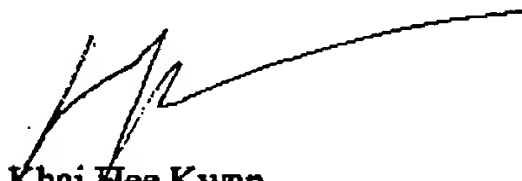
In response to your action mailed MAY -10- 2005

**Substance of Interview.**

For the record, the applicant has spoken to SPE James Trammell and accordingly the following has been agreed. See attachment of Interview Summary.

- 1) Finality for the above action letter for this application has been removed
- 2) Examiner will consider the arguments filed Jan-11-2005.

Thank you and sincerely,



Khai Hee Kwan.  
Customer Number 023336

Date: 14 July 2005

Total pages faxed 2.

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<b>Interview Summary</b>	Application No. <del>01/31/05</del>	Applicant(s) KWAN, KHAI HEE	
	Examiner James P. Trammell	Art Unk 3821	

All participants (applicant, applicant's representative, PTO personnel):

(1) James P. Trammell (3) \_\_\_\_\_

(2) Khai Hee Kwan (4) \_\_\_\_\_

Date of Interview: 24 May 2005

Type: a) ☒ Telephonic b) ☐ Video Conference  
c) ☐ Personal [copy given to: 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No.  
If Yes, brief description: \_\_\_\_\_

Claim(s) discussed: none

Identification of prior art discussed: none

Agreement with respect to the claims f) ☒ was reached. g) ☐ was not reached. h) ☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Since the Final rejection mailed 5/10/05 did not consider the arguments filed 1/11/05, the final rejection will be withdrawn and the arguments considered.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.

\_\_\_\_\_  
Examiner's signature, if required

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